

EXHIBIT M

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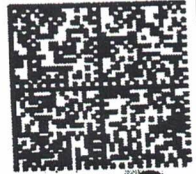
US POSTAGE AND FEES PAID

PM EXPRESS

Oct 29 2018

Mailed from ZIP 02920

PME Flat Rate Env



CommercialBasePrice

071S00777793

PRIORITY MAIL EXPRESS 1-DAY

John B. Ennis Esq.
1200 RESERVOIR AVE
CRANSTON RI 02920-6012

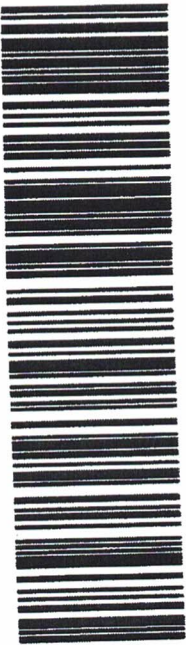
B018 0007

NO SUNDAY OR HOLIDAY DELIVERY
WAIVER OF SIGNATURE REQUESTED

SHIP TO:

Bank Of America
Bank Of America
PO BOX 942019
SIMI VALLEY CA 93094-2019

USPS TRACKING #



9470 1108 9876 5020 7461 92

NOE MULTI NOT RESPONDING TO RFI

John B. Ennis
Attorney at Law
1200 Reservoir Avenue
Cranston, Rhode Island 02920

Tel. (401) 943-9230

Fax (401) 679-0035

October 29, 2018

Bank of America
Attn: Notice of Error &
Request for Information
P.O. Box 942019
Simi Valley, CA 93094-2019

Clients: Dolores Cepeda
Address: 177 Dexter Street
Providence, RI 02907
Loan Number: [REDACTED]

Re: Request for Information Pursuant to Section 1024.36 of Regulation X

Dear Sir or Madam:

This is a Request for Information relating to your servicing of the mortgage loan of the above-named client. All references herein are to Regulation X of the Mortgage Servicing Act as amended by the Consumer Financial Protection Bureau pursuant to the Dodd Frank Act.

The written authority of the client to my law firm for this Request is attached hereto and incorporated herein by this reference.

Pursuant to Section 1024.36(c) of Regulation X, you must within five (5) days (excluding legal public holidays, Saturdays and Sundays) provide our office with a response to this Request acknowledging receipt of this information request.

Pursuant to Section 1024.36(d), you must respond no later than thirty (30) days (excluding legal public holidays, Saturdays and Sundays) after you receive this request for information. Please provide the following information within the time periods noted herein:

The consumer requests that you provide information which indicates the application of each payment made on the mortgage loan account from the date of origination to the present time. Please indicate the date of each payment was received and the date it was applied to the mortgage loan account.

Please provide information as to whether each payment was ever placed in suspense. Please provide a breakdown of each payment made for principal, interest, escrow and any fees from the origination of the mortgage loan to the present.

Please provide all documents by which you have based this information, including any documents on your electronic system of record.

Sincerely,

A handwritten signature in black ink, appearing to read 'John B. Ennis', with a stylized, flowing script.

John B. Ennis, Esq.